

Amendments To Claims

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method, comprising:

detecting a first biometric sample of a user of a portable Radio Frequency (RF) device and a second biometric sample of the user of the portable RF device at a biometric sensor to create first biometric sample data and second biometric sample data;

associating, in a database, the first biometric sample data and the second biometric sample data with the portable RF device;

associating, in the database, the first biometric sample data with a first account having a first account value that is accessible via the portable RF device;

associating, in the database, the second biometric sample data with a second account having a second account value that is accessible via the portable RF device;

receiving a transaction request associated with the portable RF device, wherein the transaction request comprises a transaction value and transaction biometric sample data, wherein a transaction biometric sample is detected by a portable RF device sensor to create the transaction biometric sample data; and

comparing the transaction biometric sample data to the first biometric sample data and the second biometric sample data to determine whether to assess the transaction value against the first account or the second account; and

assessing the transaction value against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data.

2-28. (Canceled)

29. (Currently Amended) The method of claim 1, further comprising:

assessing the transaction value against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data; and

assessing the transaction value against the second account value in response to the transaction biometric sample data being associated with the second biometric sample data.

30. (Currently Amended) The method of claim [[1]] 29, wherein the assessing the transaction value against the first account value comprises automatically assessing the transaction value against the first account value without the user of the portable RF device indicating that the transaction value should be assessed against the first account value, other than by proffering [[a]] the transaction biometric sample.

31. (Previously Presented) The method of claim 1, further comprising associating the first biometric sample data with a third account having a third account value.

32. (Previously Presented) The method of claim 31, further comprising assessing the transaction value against the third account value in response to the transaction value being greater than the first account value.

33. (Currently Amended) The method of claim 31, further comprising associating the first biometric sample data with a first set of account rules and assessing the transaction value against ~~at least one of~~ the first account value ~~or the third account value~~ in accordance with the first set of account rules.

34. (Previously Presented) The method of claim 33, further comprising:
assessing the transaction value against the first account value in response to a first account condition being met; and

assessing the transaction value against the third account value in response to a third account condition being met, wherein the first set of account rules includes the first account condition and the third account condition.

35. (Previously Presented) The method of claim 1, further comprising assessing the transaction value against the first account value in response to the transaction request qualifying for loyalty points and in response to the transaction value being less than a maximum value.

36. (Previously Presented) The method of claim 31, further comprising assessing the transaction value against the third account value in response to the transaction request not qualifying for airline miles and in response to the transaction value being greater than a minimum value.

37. (Previously Presented) The method of claim 33, wherein the first set of account rules is applied to the transaction request in response to the transaction biometric sample data being associated with the first biometric sample data.

38. (Previously Presented) The method of claim 29, further comprising:
associating the second biometric sample data with a fourth account having a fourth account value; and
associating the second biometric sample data with a second set of account rules.

39. (Previously Presented) The method of claim 38, wherein the second set of account rules is applied to the transaction request in response to the transaction biometric sample data being associated with the second biometric sample data.

40. (Previously Presented) The method of claim 38, further comprising automatically applying the second set of account rules in response to the transaction biometric sample data being associated with the second biometric sample data.

41. (Previously Presented) The method of claim 1, wherein the first biometric sample data is associated with a first fingerprint of a first digit, and wherein the second biometric sample data is associated with a second fingerprint of a second digit.

42. (Previously Presented) The method of claim 31, wherein the first account is a primary account associated with the first biometric sample data, and wherein the third account is a secondary account associated with the first biometric sample data.

43. (Previously Presented) The method of claim 38, wherein the second account is a primary account associated with the second biometric sample data, and wherein the fourth account is a secondary account associated with the second biometric sample data.

44. (Previously Presented) The method of claim 38, wherein the first account, the second account, the third account and the fourth account individually comprise at least one of a credit account, a debit account, a prepaid account, a loyalty account, a rewards account, or an airline miles account.

45. (Previously Presented) The method of claim 1, wherein the database is associated with at least one of an issuer or an authorized sample receiver.

46. (Previously Presented) The method of claim 1, wherein the biometric sensor comprises at least one of a retinal scan sensor, an iris scan sensor, a fingerprint sensor, a hand print sensor, a hand geometry sensor, a voice print sensor, a vascular sensor, a facial sensor, an ear sensor, a signature sensor, a keystroke sensor, an olfactory sensor, an auditory emissions sensor, or a DNA sensor.

47. (Previously Presented) The method of claim 1, wherein the first biometric sample and the second biometric sample individually comprise a biometric sample characteristic comprising at least one of blood flow, correctly aligned ridges, pressure, motion, body heat, ridge endings, bifurcation, lakes, enclosures, short ridges, dots, spurs, crossovers, pore size, pore location, loops, whorls, or arches.

48. (Currently Amended) An authorized sample receiver, comprising:
a biometric sensor configured to detect a first biometric sample of a user of a portable Radio Frequency (RF) device and a second biometric sample of the user of the portable RF device to facilitate creating first biometric sample data and second biometric sample data;
a database configured for storing the first biometric sample data and the second biometric sample data and associating the first biometric sample data and the second biometric sample data with the portable RF device, wherein the first biometric sample data is associated with a first

account having a first account value that is accessible via the portable RF device, and wherein the second biometric sample data is associated with a second account having a second account value that is accessible via the portable RF device;

a communications device configured to receive transaction biometric sample data associated with the portable RF device, wherein a transaction request from the portable RF device comprises the transaction biometric sample data and a transaction value, and wherein a transaction biometric sample is configured to be detected by a portable RF device sensor to create the transaction biometric sample data; and

a protocol/sequence controller configured to compare the transaction biometric sample data to the first biometric sample data and the second biometric sample data to determine whether to assess the transaction value against the first account or the second account, wherein the transaction value is assessed against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data.

49. (Currently Amended) An issuer system, comprising:

a database configured for storing first account information associated with a portable Radio Frequency (RF) device and second account information associated with the portable RF device, wherein the first account information comprises a first account value that is accessible via the portable RF device, wherein the second account information comprises a second account value that is accessible via the portable RF device, wherein the first account information is associated with first biometric sample data of a user of the portable RF device, and wherein the second account information is associated with second biometric sample data of the user of the portable RF device;

a communications device configured to receive a transaction request associated with the portable RF device, wherein the transaction request comprises transaction biometric sample data and a transaction value, and wherein a transaction biometric sample is configured to be detected by a portable RF device sensor to create the transaction biometric sample data; and

a payment server configured to assess the transaction value against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data, wherein the first biometric sample data and the second biometric sample data are configured to be compared to compare the first biometric sample data and the second biometric

sample data to the transaction biometric sample data to determine whether to assess the transaction value against the first account or the second account.

50. (Currently Amended) A portable Radio Frequency (RF) payment device, comprising:

 a biometric sensor configured to detect a biometric sample of a user of the portable RF payment device to facilitate creating transaction biometric sample data, wherein the portable RF payment device is associated with a first account and a second account, wherein the first account has a first account value and the second account has a second account value, and wherein the first account is associated with first biometric sample data of the user and the second account is associated with second biometric sample data of the user;

 a communications device configured to transmit a transaction request, wherein the transaction request comprises a transaction value and the transaction biometric sample data, wherein the first biometric sample data and the second biometric sample data are configured to be compared to the transaction biometric sample data to determine whether to assess the transaction value against the first account or the second account, ~~and wherein the transaction value is configured to be assessed against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data.~~

51. (Currently Amended) A method, comprising:

 detecting a first biometric sample and a second biometric sample at a biometric sensor to create first biometric sample data and second biometric sample data;

 associating, in a database, the first biometric sample data and the second biometric sample data with a portable Radio Frequency (RF) device;

 associating, in the database, the first biometric sample data with a first account having a first account value that is accessible via the portable RF device;

 associating, in the database, the second biometric sample data with a second account having a second account value that is accessible via the portable RF device;

 receiving a transaction request associated with the portable RF device, wherein the transaction request comprises a transaction value and transaction biometric sample data, and

wherein a transaction biometric sample is detected by a portable RF device sensor to create the transaction biometric sample data;

comparing the transaction biometric sample data to the first biometric sample data and the second biometric sample data;

~~assessing the transaction value against the first account value in response to the transaction biometric sample data being associated with the first biometric sample data;~~

associating the first biometric sample data with a third account having a third account value;

associating the first biometric sample data with a first set of account rules and assessing the transaction value against ~~at least one of~~ the first account value ~~or the third account value~~ in accordance with the first set of account rules;

assessing the transaction value against the first account value in response to a first account condition being met; and

assessing the transaction value against the third account value in response to a third account condition being met, wherein the first set of account rules includes the first account condition and the third account condition.